

**IN THE SPECIFICATION**

Please **delete** the 2<sup>nd</sup> paragraph on page 2, beginning on line 6 and **insert** therefor:

a' This application is related to co-pending United States Patent Application Serial No. 09/645,020 entitled "Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile" filed on August 23, 2000, and is further related to co-pending United States Patent Application Serial No. 09/645,795 entitled "Insurance Incentive Program for Promoting the Purchase or Re-Lease of an Automobile After an Expiration of a Lease" filed on August 24, 2000, both assigned to the assignee of the present invention, the entirety of each being incorporated herein by reference.